CHAPTER-6
STRUCTURE AND GROWTH OF BANKING INDUSTRY IN INDIA

1.Bhadrappa Haralayya
Post Doctoral Fellowship Research Scholar,
Srinivas University, Mangalore, India.
bhadrappabhavimani@gmail.com
Orcid id-0000-0003-3214-7261

2.P. S. Aithal,
Professor, College of Management and Commerce,
Srinivas University, Mangalore, India.
psaithal@gmail.com
Orcid id-0000-0002-4691-8736

ABSTRACT

Financial development is a functioning and consistent process and banks are the principal players of monetary advancement of a nation. The productive working of the managing an account division in India assumes conclusive job in the general development of the financial system in the nation. The motivation behind the present part is to bless with a review of Indian saving money segment execution after the execution of deregulatory measures amid 1993-94. The procedure of financial deregulation include changes in the loan costs, credit rates, store rates, dimension of rivalry, basic changes, association of predominant innovation, proprietorship design, facilitating of arrangements, and so forth in India. These progressions prompted the advancement of upgraded and enhanced administrations given by financial middle people, in this way, go about as a vital part for the general development and development.

Key words: Investment, Deposits, NPA, Credit-Deposits, Investment-Deposits.

6.1 INTRODUCTION

The worldwide emergency has drawn fear about the job and the operational execution of the financial sector in various economies of the world. It has raised concern with respect to the pretended by the financial sector for the economic development of nations. Because of log jam in worldwide economic advancement, the policymakers have gone up against with difficulties that have made specialists to manage financial and fiscal arrangements in a clashing circumstance. It has been closed from the

outcomes that Indian saving money sector does not rank high on the general score of financial development file. The rate offer of branches in provincial fragments delineates decay and with the entry of change process, while, increment in the store and credit assembly if there should be an occurrence of banks in metropolitan territories in India has been taken note. Nonetheless, the procedure of deregulation and changed approaches has made the development for private and outside sector banks than the nationalized banks and SBI gathering. Likewise, the part uncovered that the effect of financial emergency regarding the most recent couple of years has made the direction course back to the nationalized banks and SBI gather as far as advances, speculation and stores than private and FSBs. The investigation by Acharya and Kulkarni (2011) affirms this did not occur because of the strength of state claimed banks than the PSBs and FSB yet because of unequivocal and understood government support of open sector banks in India. There has additionally been drop in the level of parts of nationalized bank and SBI bunch amid 2009-10 with a peripheral recuperation in 2010-11. Strikingly, the managing an account sector execution is by all accounts basically influenced by the financial emergency regarding stores, advances and speculations. It has been recommended that there has been critical upgrades in the execution of the Indian keeping money sector after post-change period, in spite of the fact that the level of enhancements fluctuate macross diverse markers. The most critical commitment has been seen if there should arise an occurrence of profits on resources and profits for value over the period of time. It has been mirrored that banks confronting the outcomes of strict standards and controls started by RBI, time to time, are as yet leading their activities profitability. Another pointer found to have critical commitment is C-D proportion. This proportion has appeared after gradual development. The aftereffects of these pointers are authenticated with the investigations of What's more, it has been seen that the proportion of wage bill to add up to costs have declined altogether, accordingly, mirroring the effect of strengthening competitive weights. At long last, it very well may be finished up from the above dialog that saving money sector in India has given blended outcome after the inception of changes set out by RBI and legislature of India. It has been affirmed that managing an account sector in India is developing at a decent pace and in a sound way with exemption to most recent couple of years. It has been, further, uncovered that booked business banks in India have reacted emphatically in the field of profitability, profitability, resources quality, i.e., decrease of NPAs, improving the job of market powers, standards of prudential controls of bookkeeping, salary acknowledgment, provisioning and presentation, presentation of CAMEL supervisory rating system and nonstop upgradation of innovation to give better and proficient administrations to the clients. In any case, it has been seen that the execution of business

banks in India amid 2011-12 was adapted by the log jam in residential economy combined with higher loan costs in condition however Indian banks stayed all around promoted.financial crisis over the last few years has made the trajectory direction back to the nationalized banks and SBI group in terms of advances, investment and deposits than private and FSBs. The study by confirms that this did not happen due to the resilience of state owned banks than the PSBs and FSB but due to explicit and implicit government backing of public sector banks in India. There has also been drop in the percentage of branches of nationalized bank and SBI group during 2009-10 with a marginal recovery in 2010-11. Interestingly, the banking sector performance seems to be virtually affected by the financial crisis in terms of deposits, advances and investments. It has been suggested that there has been significant improvements in the performance of the Indian banking sector after post-reform period, although the degree of improvements vary across different indicators. The most significant contribution has been observed in case of returns on assets and returns on equity over the period of time. It has been reflected that banks facing the consequences of strict norms and regulations initiated by RBI, time to time, are still conducting their operations profitability. Another indicator found to have significant contribution is C-D ratio. This ratio has shown improvements after slow and steady growth

6.2 COMPARISONS OF ECONOMIES IN FINANCIAL DEVELOPMENT INDEX.

The execution, long haul development, welfare and development of an economy, is identified with its level of financial development. Higher the level of financial development, more extensive will be the financial administrations. The European National Bank, amid 2009 by building up a composite list utilizing twenty-one pointers, positioned India twenty-second among thirty nations. The investigation reasoned that India performed better in the financial market and require enhancements in the business condition An endeavor made by recommended significance of created financial market for the long-run monetary development. The examination foreseen rules for future development of the financial market in India. For an exhaustive disregard at the financial development of economies, World Monetary Discussion introduced the Financial Development Report utilizing the scale extending from 1-7, where 1 being the slightest and 7 being the most favorable to the financial development. These reports look for after explicit limitations on account of radical change in condition and some intriguing states of economies. It in like manner gives an expansive structure of the data to the extent record speaking to the development of financial system. The financial development list gives an understanding around three noteworthy markers explicitly factors, approaches and foundations; financial intermediation and

financial access. These files are additionally portioned into seven pointers i.e., institutional condition, business condition, financial solidness, bank elements, non-bank substances, financial markets and financial access (Financial Development Report, World Economic The preservationist approach has been received for doling out the loads to the individual factors. Every one of the pointers have been relegated the heaviness of 14.29 percent which is further subject to various parameters related with these seven markers (see Financial Development Report, World Economic Gathering, 2013 for subtleties). It has been demonstrated that regarding by and large positioning on the financial development record, India has tumbled down to 40th position amid the year 2013 (allude Table 4.1). The decrease saw amid the year 2013 was because of the European Emergency and ascend in Oil costs which has influenced every one of the economies of the world (Financial Development Report, World Economic Discussion, 2013).

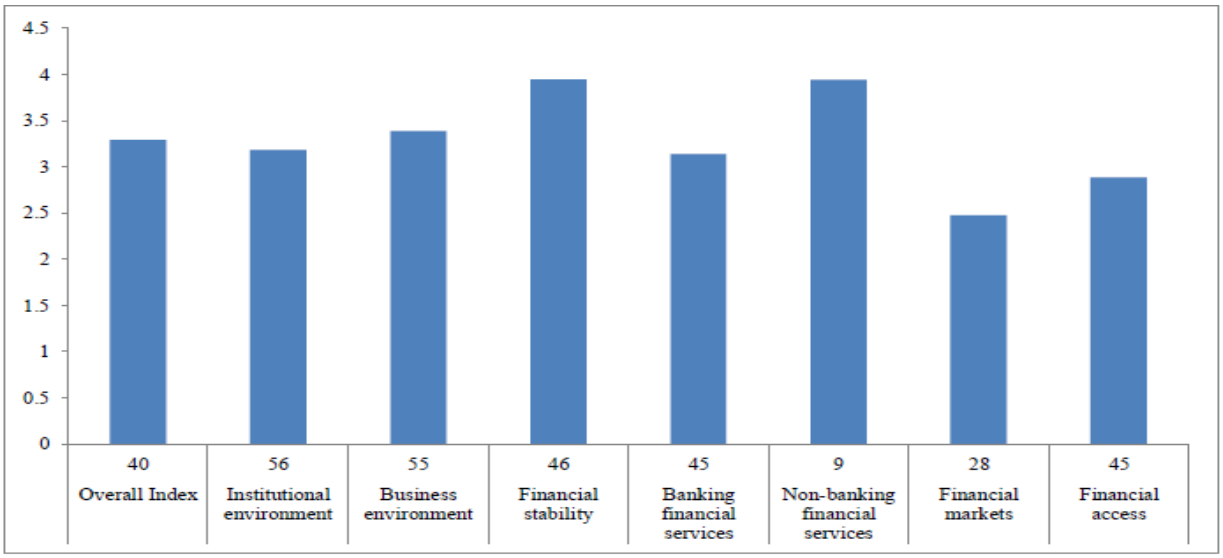
TABLE 6.1: RANK WISE COMPARISONS OF ECONOMIES IN FINANCIAL DEVELOPMENT INDEX.

Country		Rank			Score (1–7)	
	2013	2012	2011	2013	2012	2011
Hong Kong	1	1	3	5.31	5.16	5.04
United States	2	2	1	5.27	5.15	5.12
United Kingdom	3	3	2	5.21	5.00	5.06
Singapore	4	4	4	5.10	4.97	5.03
Australia	5	5	5	5.01	4.93	5.01
Canada	6	6	6	5.00	4.86	4.98
Japan	7	8	9	4.90	4.71	4.67
Switzerland	8	9	8	4.78	4.63	4.71

Netherlands	9	7	7	4.73	4.71	4.73
Sweden	10	11	12	4.71	4.51	4.60
China	23	19	22	4.00	4.12	4.03
Federation	39	39	40	3.30	3.18	3.21
India	40	36	37	3.29	3.29	3.24
Indonesia	50	51	51	2.95	2.85	2.90
Source: Financial Development Report, World Economic Forum, 2013						

The relative examination over the period of three years have appeared out of sixty-four nations, India, as creating country, is performing great on the seven point scale. Nonetheless, it has been seen that India does not rank high on its general score, however, it is moderately very much set in non keeping money financial administrations (ninth) and financial market (twenty-eighth) (allude Figure 2.1)

FIGURE 6.1: RANK OF INDICATORS ON FINANCIAL DEVELOPMENT INDEX OF INDIA FOR 2013



Source: Financial Development Report, World Economic Forum, 2013

Economies. Hence, it becomes a topic of concern to analyze the structure, growth and development of Indian banking sector over the past two decades. The present chapter has focused on various indicators to highlight the position of banking sector in India. The present chapter of the study is divided into two sections. The first section highlights descriptive measures of performance using various financial indicators and accounting ratios. The discussions will reveal the importance of the sound financial sector, as the necessary condition for progress and development of an economy. In addition, the section has discussed technological developments introduced by the banking sector in India. The section second is related with the measurement of performance of the banking sector in India using CAMEL approach.

6.3 DESCRIPTIVE MEASURES OF PERFORMANCE

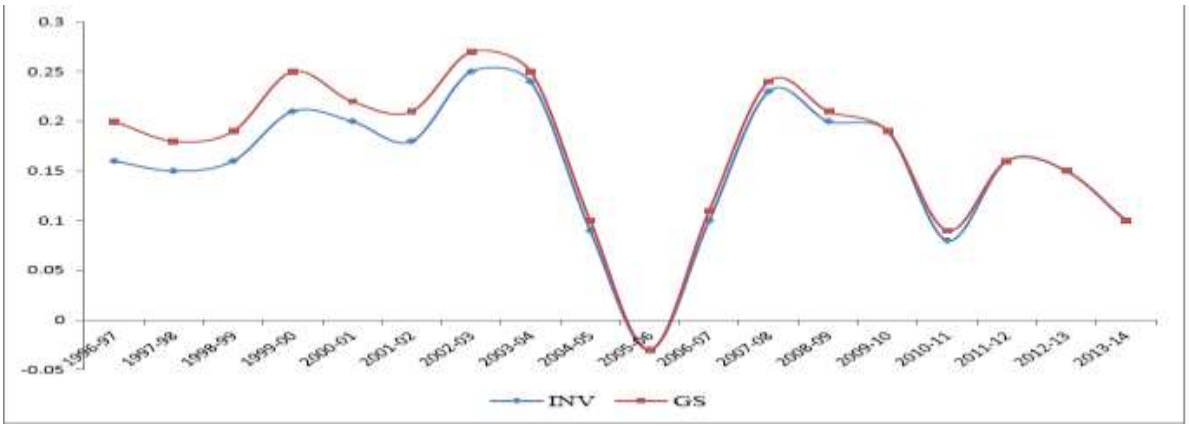
The banking sector in India has registered changes in framework, regulations, organizational structures and scope of business activities. It has witnessed rapid growth during the deregulation of economy. These initiatives have transformed the entire structure of the banking sector in India and brought changes in the momentum of operation in banks. As more than two decades since the initiation of deregulation process introduced into the India banking sector. The present study tried to capture the impact of these reforms on the performance scheduled commercial banks (SCBs) over the period of time. The number of commercial banks in India has decreased from 284 during Further, the number of SCBs reduced from 289 to 151 (including 82 RRBs) and non-scheduled commercial banks from 16 to 4 over the period of time.

The common approach to determine the performance of the banking sector, wherein the position of bank can be judged, is in terms of certain key indicators and their ratios. However, all these indicators are interlinked with each other. The deposit and credit mobilization determines the core of banking business. Similarly, the investment of bank in terms of government and non-government securities hypothesized the source of funds borrowed from domestic or international market. Further, the competency of banks can be determined in terms of profitability ratios like returns on asset, returns on equity, wage bill to total expenses and technological advancements over the period of time across different banks.

He comparative position for the branch distribution reveals that the rural branches of SCBs in India have decreased from 55.9 per cent to 37.17 per cent over the period of time with slight recovery during

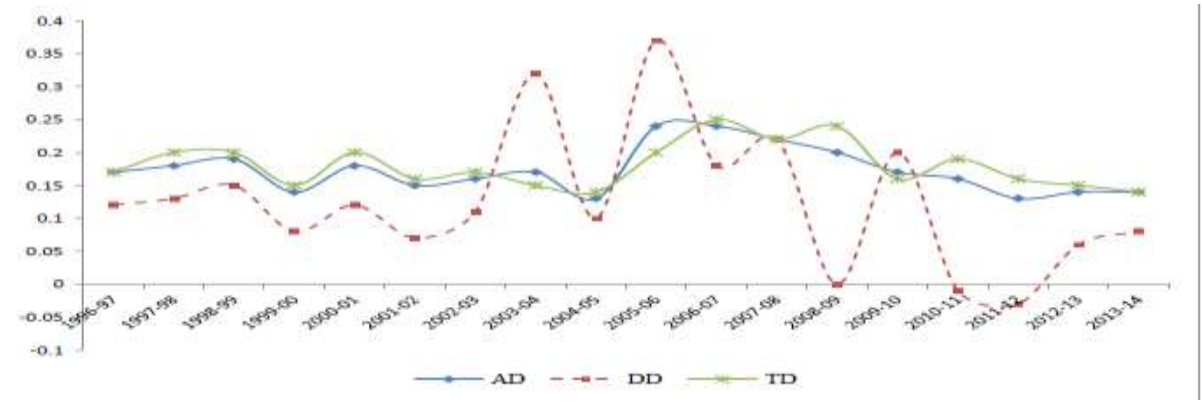
terminal years of the study. This fall in rural branch network was due to continuous focus on up gradation in technology by banking sector and a progressive reduction in the physical branches of the banks. Moreover, during 1998, RBI Allowed banks to shut those branches that were found to face losses for three consecutive years (Reserve Bank of India, On the contrary, slight improvements have been observed in the percentage of semi-urban, urban and metropolitan areas during the post-deregulation period. The branches in semi-urban, urban and metropolitan have increased from 19.0 per cent to 26.71 per cent, 14.20 per cent to 18.87 .

Figure 6.2 : Percentage Share For Investments (Annual Growth Rate)



Source: Compiled From Various Report on Trend and Progress of Banking in India

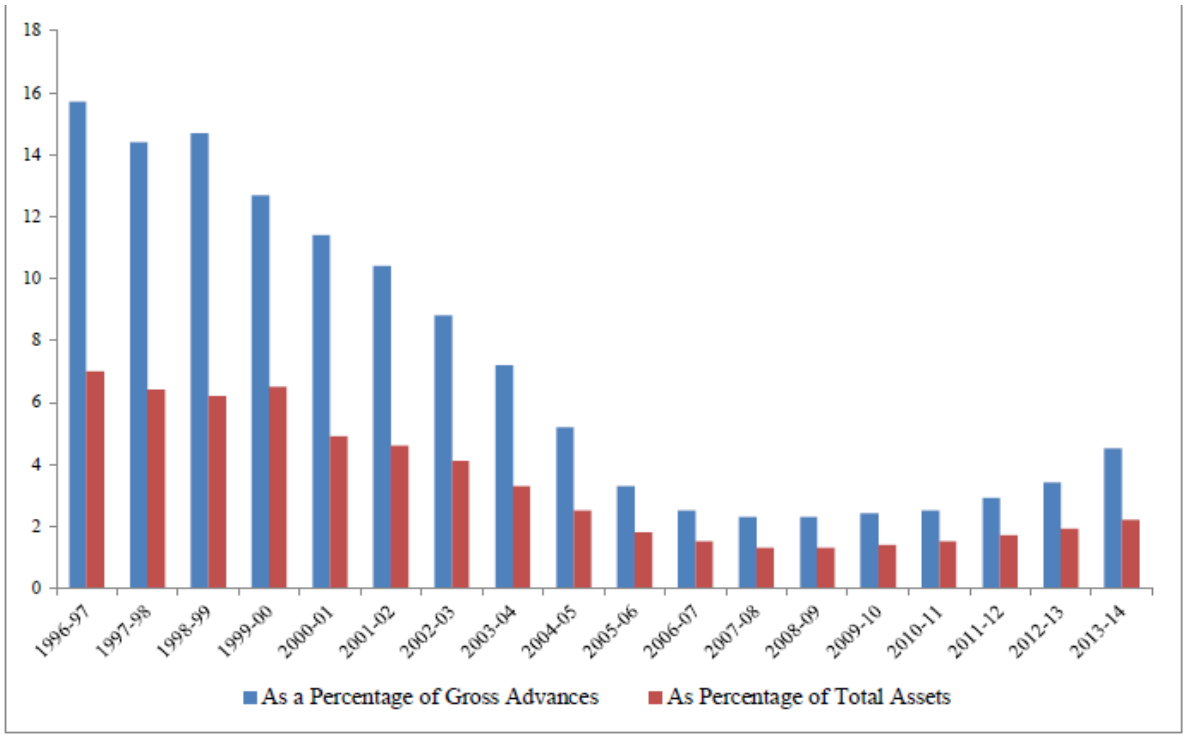
Figure 6.3: Type-Wise Distribution of Deposits (Annual Growth Rate)



Source: Compiled From Various Report on Trend and Progress of Banking in India

Note: AD = Aggregate Deposits; DD = Demand Deposits; TD = Time Deposits

Figure 6.4 : NPAs Distribution over Advances and Total Assets (Annual Growth Rate)



Source: Compiled From Various Report on Trend and Progress of Banking in India

6.4 INNOVATIVE DEVELOPMENT IN BANKS

Throughout the years, RBI and other financial offices in India have laid uncommon accentuation on the innovation up gradation in everyday activities of banks in India. To get by without innovation in managing an account system at present period is existence without water. The implantation of innovation in keeping money sector had made managing an account sector proficient as well as has helped the progressing procedure of financial incorporation. In the ongoing years, banks have expanded the quantity of on location (71690) and off-site (69826) ATMs in different areas and have likewise begun giving managing an account offices through the cell phones of the clients, accordingly, attempting to convey their best to the clients and effort the remote territories in India (Write about Pattern and Advancement of Keeping money in India, 2012-13).

Table 6.2: Transactions through Retail Electronic Payment Methods

	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Volume (in thousands)									
ECS Credit	44216	69019	78365	88394	98100	117000	122000	122180	152540
ECS debit	35958	75202	127120	160055	149300	157000	165000	176530	192910
EFT-NEFT	3067	4776	13315	66340	132340	226110	281000	394130	661010
Credit Card	156086	169536	228203	259561	230550	265000	320000	399130	512030
Debit Card	45686	60177	88306	127654	182000	237000	328000	599921	670710
Value in crore									
ECS Credit	32324	83273	782222	97487	117613	181686	183800	177128	249219
ECS debit	12986	25441	48937	66976	69524	73646	83400	108310	126796
EFT-NEFT	61288	77446	140326	251956	409507	939149	1790350	2902242	4378552
Credit Card	33886	41361	57984	65356	58890	75500	96600	1863736	155672
Debit Card	5897	8172	12521	18547	28624	38700	53400	1739344	2060286

Source: Compiled From Various Report on Trend and Progress of Banking in India

Anyway with the selection of computerization and center keeping money arrangement system, banks are presently concentrating more on client relationship the executives and attempting to enhance their inside administration data system. The aggregate number of ATMs for planned business banks over the period of time has expanded from 27,000 of every 2007 to over 1.6 lakh the nation over in 2013-14. Therefore,

in Indian market, money is for the most part utilized for the retail advances however the utilization of checks, charge cards, Visas and other installment instrument are likewise observed to be utilized at expanding rate. The volume and estimation of exchanges at present with the utilization of cards are dramatically increased in 2004-05. Thus, sharp increment in electronic store exchange (EFT) and other related electronic exchanges have been taken note. The hidden method of reasoning for the equivalent is that clients are given less expensive installment system and quicker exchange process than the paper based instruments.

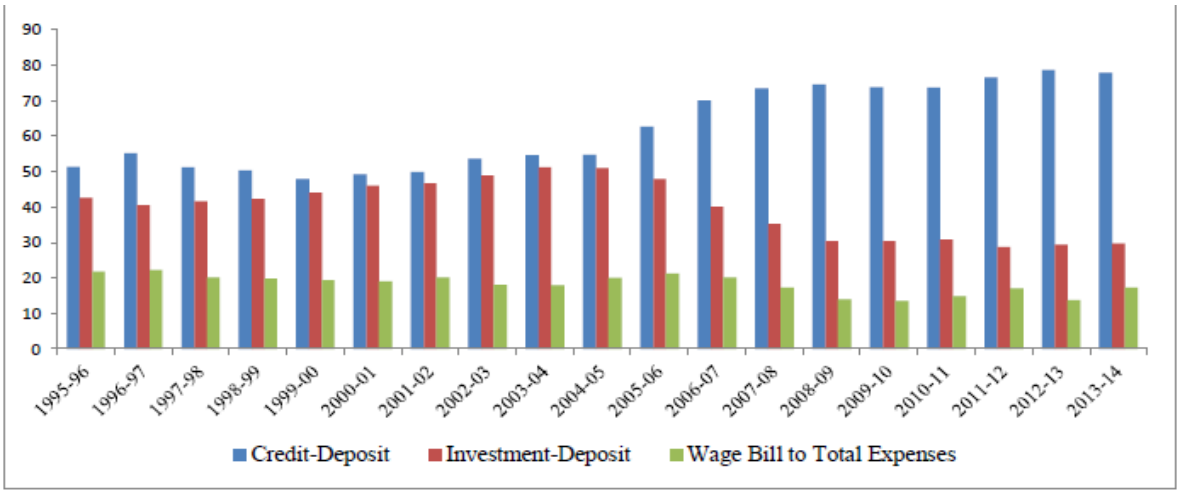
What's more, the Genuine Occasions Net Settlement (RTGS) was operationalized amid the year 2004-05 for the exchange of huge measure of assets at quicker rate. From that point forward, its significance has expanded step by step. Thinking about the enormous development in the RTGS system, the specialized warning gathering of RBI evaluated the system and suggested the plan of New Age Genuine Occasions Net Settlement (NG-RTGS) to give all the more brisk and advance exchange checking and control system to expand the volume of exchanges through the RTGS system (Investigate Pattern and Advancement of Keeping money in India, 2012-13). The installment systems like electronic clearing system (both charge and credit), country electronic reserve exchange and card based systems are getting to be prominent as delineated through the expansion in the volume and estimation of exchanges (allude Table 4.4). Further, the development incline in a wide range of systems particularly ECS (credit) and ECS (charge) has made critical increment because of the immediate acknowledge, for example, compensation, annuity installments and direct charge like accumulation of bills, protection premium, compared regularly scheduled payments for advances, shopping, and so on.

6.5 ACCOUNTING MEASURES FOR PERFORMANCE

There has been a gradual change in the technological and operational environment in the banking sector in India after 1990s. There has been exposure to the competitive environment with the presence of foreign ownerships. The radical changes in the capital structure of banks have lead towards diversification of business activities by the banks. All these changes have made the way for banks to make their operations efficient. Although, banks generate multiple products/services unlike firms thus the performance of banks cannot be analyzed by using usual yardsticks. Therefore, specifically two types of measures have been used to measure the performance of the banks i.e., accounting measures and economic measures. The present sub section deals with accounting measures as a tool to measure

the performance of the banks over the period of time. Accounting measures refer to various financial ratios used to measure the performance of a banking unit. The present study tries to analyse performance of banks over the period of time by using financial ratios like Credit-Deposits (C-D) ratios, Investment-Deposits (I-D) ratios, ratio of Wage bill to total expenses, profitability indicators i.e. Return on Assets (ROA) and Return on Equity (ROE) and Ratio of Operating Profit to total assets.

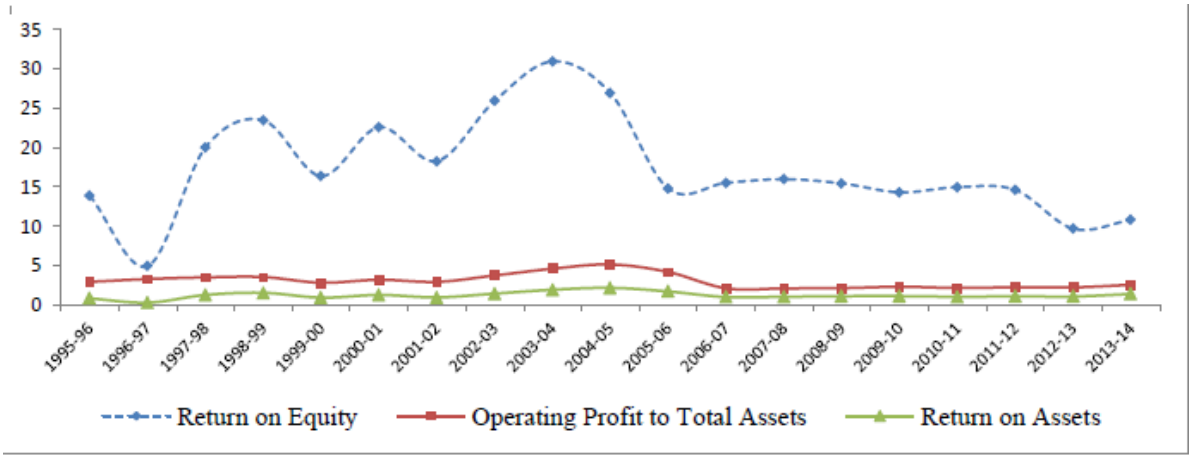
Figure 6.5 Ratio-Wise Analysis for Credit-Deposits, Investment-Deposits and Wage Bills to Total Expenses



Source: Compiled From Various Report on Trend and Progress of Banking in India

These proportions give an understanding about the creation of aggregate business of Planned Business Banks in India. It is likewise concurred that the intermediation of assets from savers to the speculators is the most fundamental commitment of managing an account sector to the generally speaking economic development. Figure 4.5 portrays that C-D proportion has advanced over the period of time. This proportion fundamentally indicates payment of bank stores by method for advances and advances to the clients. As affirmed by the Figure 4.5, the proportion gives off an impression of being more than 50.0 percent, while, quickening has been seen after 2008-09. Then again, the opposite pattern has been knowledgeable about instance of I-D proportion. Be that as it may, the declining pattern of stores and their constituents' along with growing worries towards NPAs in the course of the most recent couple of years can be considered as the matter of worry for the managing an account sector, in this manner, driving an effect on the I-D proportion.

Figure 6.6 Profitability Measures of SCBs in India



source: Authors elaborations'

6.6 CONCLUSION

The results of these indicators are corroborated with the studies of Bhatia (1978); Reserve Bank of India In addition to this, it has been observed that the ratio of wage bill to total expenses have declined significantly, thereby, reflecting the impact of intensifying competitive pressures. Finally, it can be concluded from the above discussion that banking sector in India has provided mixed result after the initiation of reforms embarked by RBI and government of India. It has been confirmed that banking sector in India is growing at a good pace and in a healthy manner with exception to last few years. It has been, further, revealed that scheduled commercial banks in India have responded positively in the field of profitability, productivity, assets quality, i.e., reduction of NPAs, enhancing the role of market forces ,norms of prudential regulations of accounting, income recognition, provisioning and exposure, However, it has been observed that the performance of commercial banks in India during 2011-12 was conditioned by the slowdown in domestic economy coupled with higher interest rates in environment though Indian banks remained well capitalized.

REFERENCES

1. BHADRAPPA HARALAYYA , P.S.AITHAL , PERFORMANCE AFFECTING FACTORS OF INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 607-621.
2. BHADRAPPA HARALAYYA , P.S.AITHAL , TECHNICAL EFFICIENCY AFFECTING FACTORS IN

INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, Turkish Online Journal of Qualitative Inquiry (TOJQI), Vol.- 12 Issue -03, June 2021, PAGE No : 603-620,

3. BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 631-642
4. BHADRAPPA HARALAYYA , P.S.AITHAL ,STUDY ON PRODUCTIVE EFFICIENCY OF BANKS IN DEVELOPING COUNTRY, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com) ,Volume: 2, Issue: 5, May 2021, Page No : 184-194.
5. Bhadrappa Haralayya ; P. S. Aithal . "Study on Model and Camel Analysis of Banking" Iconic Research And Engineering Journals ,Volume 4 ,Issue 11 ,May 2021 Page 244-259.
6. Bhadrappa Haralayya and Aithal, P. S.. "Analysis of cost efficiency on scheduled commercial banks in India". International Journal of Current Research, Volume 13, Issue 06, June 2021, pp 17718-17725
7. Bhadrappa Haralayya and P. S. Aithal, "A Study On Structure and Growth of Banking Industry in India", International Journal of Research in Engineering, Science and Management ,Volume 4, Issue 5, May 2021.Page no 225–230.
8. Bhadrappa Haralayya, Retail Banking Trends in India ,International Journal of All Research Education and Scientific Methods (IJARESM), Volume: 9, Issue: 5, Year: May 2021, Page No : 3730-3732.
9. BHADRAPPA HARALAYYA, P.S.AITHAL, FACTORS DETERMINING THE EFFICIENCY IN INDIAN BANKING SECTOR : A TOBIT REGRESSION ANALYSIS", International Journal of Science & Engineering Development Research (www.ijsdr.org), Vol.6, Issue 6, June-2021, page no.1 - 6, ,
10. BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, flusserstudies, Volume 30, June 2021,Page No:1068-1080,
11. BHADRAPPA HARALAYYA, P.S.AITHAL, STUDY ON PRODUCTIVE EFFICIENCY OF FINANCIAL INSTITUTIONS, International Journal of Innovative Research in Technology, Volume 8, Issue 1, June-2021 ,Page no: 159 – 164,
12. BHADRAPPA HARALAYYA , STUDY OF BANKING SERVICES PROVIDED BY BANKS IN INDIA, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com), Volume: 2, Issue: 6, Year: June 2021,Page No : 06-12,
13. BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANK PERFORMANCE USING CAMEL APPROACH", International Journal of Emerging Technologies and Innovative Research (www.jetir.org | UGC and issn Approved), Vol.8, Issue 5, May-2021, page no 305-314,
14. BHADRAPPA HARALAYYA, P.S.AITHAL, ANALYSIS OF BANK PRODUCTIVITY USING PANEL CAUSALITY TEST, Journal of Huazhong University of Science and Technology, Volume 50, Issue 6, June-2021 , Page no: 1 – 16,

15. BHADRAPPA HARALAYYA, P.S.AITHAL, INTER BANK ANALYSIS OF COST EFFICIENCY USING MEAN, International Journal of Innovative Research in Science, Engineering and Technology (IJIRSET), Volume 10, Issue 6, June-2021 ,Page no: 6391-6397,
16. BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF TOTAL FACTOR PRODUCTIVITYAND PROFITABILITY MATRIX OF BANKS BY HMTFP AND FPTFP, Science, Technology and Development Journal, Volume 10, Issue 6, June-2021, Page no: 190-203, Available at: http://journalstd.com/gallery/23-june2021.pdf
17. BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY AGGREGATE LEVEL, Journal of Xi'an University of Architecture & Technology, Volume 13, Issue 6, June- 2021 ,Page no: 296-314,
18. Bhadrappa Haralayya, P S Aithal, "ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY DISAGGREGATE LEVEL", International Journal of Creative Research Thoughts (IJCRT), Volume.9, Issue 6, June 2021, pp.b488-b502,
19. Haralayya B. Importance of CRM in Banking and Financial Sectors Journal of Advanced Research in Quality Control and Management 2021, 6(1): 8-9
20. Haralayya B. How Digital Banking has Brought Innovative Products and Services to India. Journal of Advanced Research in Quality Control and Management 2021; 6(1): 16-18
21. Haralayya B. Top 5 Priorities That will Shape The Future of Retail Banking Industry in India. Journal of Advanced Research in HR and Organizational Management 2021; 8(1&2): 17-18.
22. Haralayya B. Millennials and Mobile-Savvy Consumers are Driving a Huge Shift in The Retail Banking Industry. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 17-19
23. Haralayya B. Core Banking Technology and Its Top 6 Implementation Challenges. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 25-27
24. Nitesh S Vibhute ; Dr. Chandrakant B. Jewargi ; Dr. Bhadrappa Haralayya . "Study on Non-Performing Assets of Public Sector Banks" Iconic Research And Engineering Journals Volume 4, Issue, 12 June 2021, Page 52-61
25. Haralayya, Dr. Bhadrappa and Saini, Shrawan Kumar, An Overview on Productive Efficiency of Banks & Financial Institution (2018). International Journal of Research, Volume 05 Issue 12, April 2018.
26. Haralayya, Dr. Bhadrappa, Review on the Productive Efficiency of Banks in Developing Country (2018). Journal for Studies in Management and Planning, Volume 04 Issue 05, April 2018,
27. Haralayya, Dr. Bhadrappa, The Productive Efficiency of Banks in Developing Country With Special Reference to Banks & Financial Institution (april 30, 2019).
28. Haralayya, Dr. Bhadrappa, Study on Performance of Foreign Banks in India (APRIL 2, 2016).
29. Haralayya, Dr. Bhadrappa, E-Finance and the Financial Services Industry (MARCH 28, 2014).

30. Haralayya, Dr. Bhadrappa, E-payment - An Overview (MARCH 28, 2014).
31. Bhadrappa Haralayya . "Customer Satisfaction at M/s Sindol Bajaj Bidar" Iconic Research And Engineering Journals, Volume 4 ,Issue 12, June 2021, Page 157-169
32. Bhadrappa Haralayya . "Ratio Analysis at NSSK, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12,June 2021, Page 170-182
33. Bhadrappa Haralayya . "Financial Statement Analysis of Shri Ram City Union Finance" Iconic Research And Engineering Journals, Volume 4, Issue 12,June 2021, Page 183-196
34. Bhadrappa Haralayya . "Employee Job Satisfaction at Big Bazaar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 197-206
35. Bhadrappa Haralayya . "Effect of Branding on Consumer Buying Behaviour at Vijay Bharat Motors Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 207-222
36. Bhadrappa Haralayya . "Study on Customer Perceptions Guru Basava Motors, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12,June 2021, Page 223-231
37. Bhadrappa Haralayya . "Study on Loans and Advances for DCC Bank Main Branch Nayakaman, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 232-242
38. Bhadrappa Haralayya . "Work Life Balance of Employees at Karanja Industries Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 243-254
39. Bhadrappa Haralayya . "Working Capital Management at TVS Motors, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 255-265
40. Haralayya, Dr. Bhadrappa, Testing Weak Form Efficiency of Indian Stock Market – An Empirical Study on NSE (April 30, 2021). Emerging Global Strategies for Indian Industry (ISBN: 978-81-910118-7-6), 2021,
41. Bhadrappa Haralayya . "Advertising Effectiveness With Reference to Big Bazaar" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 101-110
42. Bhadrappa Haralayya . "Analysis of Non Performing Asset on Urban Cooperative Bank in India" Iconic Research And Engineering Journals, Volume 5, Issue 1,July 2021, Page 111-121
43. Bhadrappa Haralayya . "Ration Analysis With Reference to DCC Bank" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 122-130
44. Bhadrappa Haralayya . "Consumer Buying Behavior With Reference to Bajaj Auto Ltd" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 131-140
45. Bhadrappa Haralayya . "Sales Promotion With Reference to Yamaha Motor" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 141-149
46. Bhadrappa Haralayya . "Financial Statement Analysis Using Common Size on Mahindra Sindol Motors" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021 , Page 150-159
47. Bhadrappa Haralayya . "Loans And Advances with Reference to PKGB Bank" Iconic Research And

Engineering Journals, Volume 5, Issue 1, July 2021, Page 160-170

48. Bhadrappa Haralayya . "Study on Trend Analysis at John Deere" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 171-181
49. Haralayya B, Aithal PS. Study on Cost Efficiency in Indian and Other Countries Experience. Journal of Advanced Research in HR and Organizational Management 2021; 8(1&2): 23-30.
50. Haralayya B, Aithal PS. Study on Theoretical Foundations of Bank Efficiency. . Journal of Advanced Research in Operational and Marketing Management 2021; 4(2): 12-23.
51. Haralayya B, Aithal PS. Study on Profitability Efficiency in Indian and Other Countries Experience. Journal of Advanced Research in Quality Control and Management 2021; 6(2): 1-10.
52. S. Vinoth, Hari Leela Vemula, Bhadrappa Haralayya, Pradeep Mamgain, Mohammed Faez Hasan, Mohd Naved, Application of cloud computing in banking and e-commerce and related security threats, Materials Today: Proceedings, 2021,ISSN 2214-7853, https://doi.org/10.1016/j.matpr.2021.11.121.(https://www.sciencedirect.com/science/article/pii/S2214785321071285).
53. Haralayya B, Jeelan BV, Vibhute NS. Capital Structure and Factors Affecting Capital Structure. J Adv Res Eco Busi Mgmt 2021; 4(2): 4-35.
54. Vibhute NS, Haralayya B, Jeelan BV. Performance Evaluation of Selected Banks using Ratio Analysis. J Adv Res Eco Busi Mgmt 2021; 4(2): 36-44
55. Jeelan BV, Haralayya B, Vibhute NS. A Study on Empirical Analysis of Relationship between FPI and NIFTY Returns. J Adv Res Acct Fin Mgmt 2021; 3(2): 3-22
56. Jeelan BV, Haralayya B, Vibhute NS. A Study on Performance Evaluation of Initial Public Offering (IPO). J Adv Res Pub Poli Admn 2021; 3(2): 12-26.
57. Basha VJ, Haralayya B, Vibhute NS. Analysis of Segment Reporting with Reference to Selected Software Companies. J Adv Res Entrep Innov SMES Mgmt 2021; 4(2): 9-26.
58. Jeelan BV, Haralayya B, Vibhute NS. Co-Movement and Integration among Stock Markets: A Study of 10 Countries. J Adv Res Acct Fin Mgmt 2021; 3(2): 23-38.
59. Jeelan BV, Haralayya B, Vibhute NS. A Comparative Study on Selected Foreign Currencies. J Adv Res Eco Busi Mgmt 2021; 4(2): 45-5
60. Bhadrappa Haralayya . "A Study on Customer Satisfaction at TVS Vanish Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 117-127
61. Bhadrappa Haralayya . "Consumer Buying Behavior at Kailash Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 128-137
62. Bhadrappa Haralayya . "Credit Risk of Canara Bank Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 138-149

63. Bhadrappa Haralayya . "Effect of Branding on Consumer Buying Behaviour in Bharat Ford Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 150-159
64. Bhadrappa Haralayya . "Employee Engagement at Kharanja Industry Pvt Ltd Humanbad" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 160-170
65. Bhadrappa Haralayya . "Employee Performance Appraisal at Sri Veerabhadreshwar Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 171-183
66. Bhadrappa Haralayya . "Employees Traning and Development at Mgssk Ltd Bhalki" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 184-196
67. Bhadrappa Haralayya . "Impact of Financial Statement Analysis on Financial Performance in Lahoti Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 197-206
68. Bhadrappa Haralayya . "Impact of Ratio Analysis on Financial Performance in Royal Enfield (Bhavani Motors) Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 207-222
69. Bhadrappa Haralayya . "Sales Promotion at Keshva Enterprise Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 223-232
70. Bhadrappa Haralayya . "The Impact of Safety and Health Measures of Employees at KJD Pharma Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 233-242
71. Bhadrappa Haralayya . "Comparative Analysis of Mutual Funds in Geojit Financial Services Ltd Gulbarga" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 243-251
72. Bhadrappa Haralayya . "Cost Analysis at MGSSK Bhalki" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 252-258
73. Bhadrappa Haralayya . "Employee Compensation Management at Vani Organic Pvt Ltd Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 259-266
74. Bhadrappa Haralayya . "Employees Performance Appraisal of Chettinad Cement Gulbarga" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 267-277
75. Bhadrappa Haralayya . "Ratio Analysis in Muthoot Finance Ltd Aurad" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 278-284
76. Bhadrappa Haralayya . "Study on Promotion Mix Strategy Towards Big Bazaar Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 285-291
77. Bhadrappa Haralayya . "Study on Sales Promotion Techniques Used by VKG Bajaj at Kalaburagi" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 292-298
78. Bhadrappa Haralayya . "Working Capital Management in Hyundai Showroom Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 299-308
79. Bhadrappa Haralayya "Study on Performance Evaluation of Mutual Funds" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 29-36

80. Bhadrappa Haralayya . "The Performance of Mutual Fund Schemes in The Framework of Risk and Return" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 37-44
81. Bhadrappa Haralayya . "Risk And Return Analysis of Mutual Funds with Reference to Banks" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 45-55
82. Bhadrappa Haralayya . "Comparative Study on Performance Evaluation of Mutual Funds with Reference to Banking Funds" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 56-64